

**A M E N D M E N T S   T O   T H E   C L A I M S**

1.     **(CURRENTLY AMENDED)** A method, comprising:  
      before receiving an indication of at least one item selected by a customer for  
purchase from a first vendor, receiving, via an electronic network ~~during a~~  
~~transaction,~~ information relating to customer activity of [[a]] the customer with  
[[a]] the first vendor,  
      in which the information indicates interest of the customer in  
purchasing at least one item from the first vendor;  
      receiving an indication of at least one item selected by the customer ~~desires~~  
to purchase from the first vendor, the at least one item having an associated total  
price;  
      before receiving the indication of at least one item selected by the customer  
for purchase from the first vendor, providing to the customer, in response to the  
received information, an indication of an offer for a subsidy from a second vendor,  
wherein the offer for the subsidy is an offer for a reduction in price relative to ~~the~~ a  
total price of a purchase from the first vendor; and  
      charging, ~~during the transaction,~~ the customer a second price for the at least  
one item selected for purchase only if the offer is accepted, the second price being  
less than the associated total price.
2.     **(ORIGINAL)** The method of claim 1, in which the step of receiving  
information relating to customer activity comprises:  
      reading information from a cookie.
3.     **(ORIGINAL)** The method of claim 1, in which the step of receiving  
information relating to customer activity comprises:

receiving information via at least one of a Web server, a telephone and a POS terminal.

4.     **(ORIGINAL)** The method of claim 1, wherein the indication of an offer for a subsidy is provided via at least one of e-mail, postal mail, and telephone.

5.     **(ORIGINAL)** The method of claim 1, in which the step of charging the customer the second price for the at least one item comprises:

charging the customer the total price; and

crediting an amount of funds to an account, the amount of funds being based on a difference between the total price and the second price.

6.     **(ORIGINAL)** The method of claim 5, in which the step of crediting is performed after the step of charging the total price.

7.     **(ORIGINAL)** The method of claim 5, in which the step of crediting comprises:

crediting the amount of funds to a credit card account.

8.     **(ORIGINAL)** The method of claim 1, in which the step of charging the customer the second price for the at least one item comprises:

charging the second price to an account in one transaction.

9.     **(ORIGINAL)** The method of claim 1, further comprising:  
determining whether to provide an offer for a subsidy based on the information relating to customer activity.

10. **(ORIGINAL)** The method of claim 9, in which the step of determining whether to provide an offer for a subsidy based on the information relating to customer activity comprises:

determining if the information relating to customer activity satisfies at least one rule.

11. **(ORIGINAL)** The method of claim 1, further comprising:  
determining if the information relating to customer activity satisfies at least one rule.

12. **(ORIGINAL)** The method of claim 11, in which the step of providing, in response to the received indication, an indication of an offer for a subsidy is performed if the information relating to customer activity satisfies at least one rule.

13. **(ORIGINAL)** The method of claim 1, further comprising:  
determining an offer for a subsidy from the second vendor based on the information relating to customer activity.

14. **(ORIGINAL)** The method of claim 13, further comprising:  
determining an offer for a subsidy from the second vendor based on a rule and the information relating to customer activity.

15. **(ORIGINAL)** The method of claim 1, further comprising:  
determining an offer for a subsidy from the second vendor if the information indicates a willingness to transact.

16. **(ORIGINAL)** The method of claim 1, further comprising:  
receiving a response to the offer.
17. **(ORIGINAL)** The method of claim 16, further comprising:  
determining whether the response was received within a predetermined  
period of time.
18. **(ORIGINAL)** The method of claim 17, in which  
the step of charging  
is performed only  
if the response indicates acceptance of the offer and if the response  
was received within the predetermined period of time.
19. **(ORIGINAL)** The method of claim 17, in which  
the predetermined period of time  
is  
a predetermined amount of time after the indication of an offer was  
provided.
20. **(ORIGINAL)** The method of claim 16, in which  
the step of charging  
is performed only  
if the response indicates acceptance of the offer.

21. **(ORIGINAL)** The method of claim 1, in which  
the offer for the subsidy defines an obligation for the customer to  
fulfill in exchange for the subsidy; and further comprising:  
receiving an indication that the customer has fulfilled the obligation.
22. **(ORIGINAL)** The method of claim 21, in which the step of receiving  
an indication that the customer has fulfilled the obligation comprises:  
receiving an indication that the customer has switched service providers.
23. **(PREVIOUSLY AMENDED)** The method of claim 22, in which the  
step of receiving an indication that the customer has switched service providers  
comprises:  
determining a new customer of the second vendor; and  
determining if the new customer had been offered a subsidy.
24. **(ORIGINAL)** The method of claim 1, further comprising:  
switching providers of a service that is provided to the customer.
25. **(ORIGINAL)** The method of claim 24, in which the service  
comprises at least one of:  
telephone service, Internet service, banking services, credit card account  
services, insurance service, securities trading service, utilities service, satellite  
television service, and cable television service.
26. **(ORIGINAL)** The method of claim 1, further comprising:  
initiating a new service agreement so that a particular service is provided to  
the customer by the second vendor.

27. **(ORIGINAL)** The method of claim 26, in which the service comprises at least one of:

telephone service, Internet service, banking services, credit card account services, insurance service, securities trading service, utilities service, satellite television service, and cable television service.

28. **(ORIGINAL)** The method of claim 1, further comprising:  
facilitating a transaction between the customer and the second vendor.

29. **(ORIGINAL)** The method of claim 1, further comprising:  
soliciting and obtaining agreement by the customer to participate in a transaction with the second vendor.

30. **(ORIGINAL)** The method of claim 29, further comprising:  
determining whether the customer participated in a transaction with the second vendor.

31. **(ORIGINAL)** The method of claim 29, further comprising:  
assessing a penalty if the customer did not participate in the transaction.

32-34. **(CANCELLED)**

35. **(ORIGINAL)** The method of claim 1, in which the offer defines at least one of:

the second vendor; and

an obligation for the customer to fulfill in exchange for the subsidy.

36. **(PREVIOUSLY AMENDED)** A method, comprising:  
receiving, via an electronic network during a transaction, information relating to customer activity with a first vendor;  
receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;  
determining whether to provide an offer for a subsidy based on the information relating to customer activity;  
determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;  
providing an indication of the offer for the subsidy from the second vendor;  
receiving a response to the offer; and  
charging, during the transaction, the customer a second price for the at least one item only if the response indicates that the offer is accepted, the second price being less than the total price.

37 - 40. **(CANCELED)**

41. **(PREVIOUSLY AMENDED)** A method, comprising the steps of:

- receiving, via an electronic network during a transaction, information relating to customer activity on a Web site of a first vendor;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor;
- displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
- receiving customer input via the Web site, the customer input representing a response to the offer;
- receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
- receiving, during the transaction, a credit card identifier that identifies a credit card account; and
- charging a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.



42. **(PREVIOUSLY AMENDED)** A method, comprising the steps of:

- receiving, via an electronic network during a transaction, information relating to customer activity at a POS terminal of a first vendor;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor;
- outputting at the POS terminal an indication of the offer for the subsidy from the second vendor;
- receiving customer input via the POS terminal, the customer input representing a response to the offer;
- receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
- receiving, during the transaction, a credit card identifier that identifies a credit card account; and
- charging a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.

43 - 48. (CANCELED)

49. **(PREVIOUSLY AMENDED)** A method, comprising:  
receiving, via an electronic network during a transaction, information relating to customer activity of a customer with a first vendor;  
receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;  
providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;  
receiving a response to the offer; and  
providing, during the transaction, the at least one item to the customer for free only if the response indicates acceptance of the offer.

50. The method of claim 49, further comprising:  
providing a credit to the customer if the response indicates acceptance of the offer.

51. **(PREVIOUSLY AMENDED)** An apparatus, comprising:  
means for receiving, via an electronic network during a transaction, information relating to customer activity of a customer with a first vendor;  
means for receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;  
means for providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and  
means for charging, during the transaction, the customer a second price for the at least one item only if the offer is accepted, the second price being less than the total price.

52. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- a data storage device; and
- a processor connected to the data storage device,
- the data storage device storing a program for controlling the processor; and
- the processor operative with the program to:
  - receive, during a transaction, information relating to customer activity of a customer with a first vendor;
  - receive an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - provide, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and
  - charge, during the transaction, the customer a second price for the at least one item only if the offer is accepted, the second price being less than the total price.

53. **(PREVIOUSLY AMENDED)** A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising:

receiving, during a transaction, information relating to customer activity of a customer with a first vendor;

receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;

providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and

charging, during the transaction, the customer a second price for the at least one item only if the offer is accepted, the second price being less than the total price.

54. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- means for receiving, via an electronic network during a transaction, information relating to customer activity with a first vendor;
- means for receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- means for determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
- means for providing an indication of the offer for the subsidy from the second vendor;
- means for receiving a response to the offer; and
- means for charging, during the transaction, the customer a second price for the at least one item only if the response indicates that the offer is accepted, the second price being less than the total price.

55. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- a data storage device; and
- a processor connected to the data storage device,
- the data storage device storing a program for controlling the processor; and
- the processor operative with the program to:
  - receive, during a transaction, information relating to customer activity with a first vendor;
  - receive an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determine an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
  - provide an indication of the offer for the subsidy from the second vendor;
  - receive a response to the offer; and
  - charge, during the transaction, the customer a second price for the at least one item only if the response indicates that the offer is accepted, the second price being less than the total price.

56. **(PREVIOUSLY AMENDED)** A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising:

receiving, during a transaction, information relating to customer activity with a first vendor;

receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;

providing an indication of the offer for the subsidy from the second vendor;

receiving a response to the offer; and

charging, during the transaction, the customer a second price for the at least one item only if the response indicates that the offer is accepted, the second price being less than the total price.

57 - 59. **(CANCELED)**

60. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- means for receiving, during a transaction, information relating to customer activity on a Web site of a first vendor;
- means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- means for determining an offer for a subsidy from a second vendor;
- means for displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
- means for receiving customer input via the Web site, the customer input representing a response to the offer;
- means for receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
- means for receiving, during the transaction, a credit card identifier that identifies a credit card account; and
- means for charging a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.



61. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- a data storage device; and
- a processor connected to the data storage device,
- the data storage device storing a program for controlling the processor; and
- the processor operative with the program to:
  - receive, during a transaction, information relating to customer activity on a Web site of a first vendor;
  - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determine an offer for a subsidy from a second vendor;
  - display, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
  - receive customer input via the Web site, the customer input representing a response to the offer;
  - receive a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - receive, during the transaction, a credit card identifier that identifies a credit card account; and
  - charge a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.

62. **(PREVIOUSLY AMENDED)** A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, information relating to customer activity on a Web site of a first vendor;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor;

displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;

receiving customer input via the Web site, the customer input representing a response to the offer;

receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;

receiving, during the transaction, a credit card identifier that identifies a credit card account; and

charging a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.

63. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- means for receiving, via an electronic network during a transaction, information relating to customer activity at a POS terminal of a first vendor;
- means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- means for determining an offer for a subsidy from a second vendor;
- means for outputting at the POS terminal an indication of the offer for the subsidy from the second vendor;
- means for receiving customer input via the POS terminal, the customer input representing a response to the offer;
- means for receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
- means for receiving, during the transaction, a credit card identifier that identifies a credit card account; and
- means for charging a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.

64. **(PREVIOUSLY AMENDED)** An apparatus, comprising:

- a data storage device; and
- a processor connected to the data storage device,
- the data storage device storing a program for controlling the processor; and
- the processor operative with the program to:
  - receive, during a transaction, information relating to customer activity at a POS terminal of a first vendor;
  - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determine an offer for a subsidy from a second vendor;
  - output at the POS terminal an indication of the offer for the subsidy from the second vendor;
  - receive customer input via the POS terminal, the customer input representing a response to the offer;
  - receive a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - receive, during the transaction, a credit card identifier that identifies a credit card account; and
  - charge a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.

65. **(PREVIOUSLY AMENDED)** A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, information relating to customer activity at a POS terminal of a first vendor;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor;

outputting at the POS terminal an indication of the offer for the subsidy from the second vendor;

receiving customer input via the POS terminal, the customer input representing a response to the offer;

receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;

receiving, during the transaction, a credit card identifier that identifies a credit card account; and

charging a second price to the credit card account only if the response indicates that the offer is accepted, the second price being less than the total price.

66 - 71. **(CANCELLED)**

72. **(PREVIOUSLY AMENDED)** An apparatus, comprising:  
means for receiving, via an electronic network during a transaction,  
information relating to customer activity of a customer with a first vendor;  
means for receiving an indication of at least one item the customer desires to  
purchase, the at least one item having an associated total price;  
means for providing, in response to the received information, an indication  
of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is  
an offer for a reduction in price relative to the total price;  
means for receiving a response to the offer; and  
means for providing, during the transaction, the at least one item to the  
customer for free only if the response indicates acceptance of the offer.

73. **(PREVIOUSLY AMENDED)** An apparatus, comprising:  
a data storage device; and  
a processor connected to the data storage device,  
the data storage device storing a program for controlling the processor; and  
the processor operative with the program to:  
receive, during a transaction, information relating to customer activity  
of a customer with a first vendor;  
receive an indication of at least one item the customer desires to  
purchase, the at least one item having an associated total price;  
provide, in response to the received information, an indication of an  
offer for a subsidy from a second vendor, wherein the offer for the subsidy is an  
offer for a reduction in price relative to the total price;  
receive a response to the offer; and  
provide, during the transaction, the at least one item to the customer  
for free only if the response indicates acceptance of the offer.

74. **(PREVIOUSLY AMENDED)** A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, information relating to customer activity of a customer with a first vendor;

receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;

providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;

receiving a response to the offer; and

providing, during the transaction, the at least one item to the customer for free only if the response indicates acceptance of the offer.

75. **(ORIGINAL)** The method of claim 1, wherein the act of charging the customer comprises:

charging the customer a total price; and

crediting the customer an amount so that the customer pays the second price for the at least one item.

76. **(ORIGINAL)** The method of claim 36, wherein the act of charging the customer comprises:

charging the customer a total price; and

crediting the customer an amount so that the customer pays the second price for the at least one item.

77. **(ORIGINAL)** The method of claim 41, wherein the act of charging a second price comprises:

charging the total price to the credit card account; and  
crediting an amount to the credit card account so that a net result is a charge of the second price for the at least one item to the credit card account.

78 -79. (CANCELLED)

80. **(ORIGINAL)** The method of claim 49, wherein the act of providing the at least one item to the customer comprises:

charging the customer the total price; and crediting the customer an amount equal to the total price so that the customer receives the at least one item for free.



81. **(PREVIOUSLY PRESENTED)** A method, comprising the steps of:

- receiving via an electronic network an indication that an item has been placed in a shopping cart of a Web site of first vendor,
- in which the item has an associated price;
- determining whether to provide an offer for a subsidy based on the received indication;
- determining an offer for a subsidy from a second vendor,
- in which the offer includes a requirement to participate in a transaction with the second vendor;
- displaying, during a transaction, an indication of the offer for the subsidy from the second vendor,
- in which the offer is displayed via a Web page;
- receiving input representing a click of a button on the Web page;
- determining, from the input, a response to the offer for the subsidy; and
- selling, during the transaction, the item for a second price only if the response indicates that the offer is accepted,
- in which the second price is less than the price of the item.

82. **(CURRENTLY AMENDED)** A method, comprising the steps of:

- receiving via an electronic network an indication that an item has been placed in a shopping cart of a Web site of first vendor,
- in which the item has an associated price;
- ~~determining an amount~~
- determining whether to provide an offer for a subsidy based on the received indication;
- determining an offer for a subsidy from a second vendor,
- in which the offer includes a requirement to participate in a transaction with the second vendor;
- determining a subsidy amount;
- displaying, during a transaction, an indication of the offer for the subsidy from the second vendor,
- in which the offer is displayed via a Web page;
- receiving input representing a click of a button on the Web page;
- determining, from the input, a response to the offer for the subsidy;
- determining a second price based on the price of the item and the subsidy amount; and
- selling, during the transaction, the item for the second price only if the response indicates that the offer is accepted,
- in which the second price is less than the price of the item.

83. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a mouse click on a predetermined portion of a Web page.

84. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a mouse click on a predetermined banner advertisement.

85. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a mouse click on an indication of an item.

86. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a mouse-over on a predetermined portion of a Web page.

87. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of mouse-overs on predetermined portions of Web pages at least a predetermined number of times.

88. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a search that is performed for a predetermined product.

89. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of accessing predetermined Web pages.

90. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of accessing a predetermined number of predetermined Web pages.

91. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of accessing predetermined Web pages in a predetermined sequence.

92. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of accessing predetermined Web pages during a predetermined time period.

93. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a duration that the Web site is open.

94. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of previous access to a predetermined Web site at least a predetermined number of times.

95. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a predetermined number of items that a customer is ready to purchase from the first vendor.

96. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a predetermined item that the customer is ready to purchase from the first vendor.

97. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a duration that an item is selected for purchase.

98. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of requesting a coupon for a predetermined item.

99. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of an item having at least a predetermined price that the customer is ready to purchase from the first vendor.

100. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of at least a predetermined number of previous purchases from the first vendor.

101. (NEW) The method of claim 1, in which the information relating to customer activity comprises an indication of a frequent shopper status of the customer.